

Welcome to Delta Dental!

Effective July 1, 2004, your dental benefits will be administered by Delta Dental Plan of Virginia. You will now have your choice of almost 3,400 dental locations throughout Virginia and over 141,000 dental offices across the country. All dentists who have agreed to participate in a Delta Dental network will file your claims for you, will accept Delta's allowances for services (in addition to any required coinsurance), and will abide by Delta's guidelines for dental treatment.

DeltaPremier Network

Delta Dental offers Commonwealth of Virginia members its largest network, DeltaPremier, with almost 80% of all dentists in Virginia. When you receive your dental care from a DeltaPremier dentist, you will not be responsible for any charges that exceed Delta's allowance for the covered services you receive. This means your out-of-pocket expenses will be limited to the amount of your coinsurance and any amounts that exceed your annual or lifetime maximums.

Receiving Care From Dentists Outside the Delta Dental Network

Should you decide to receive dental care from a dentist who is not a member of the DeltaPremier network, you will still receive benefits from your dental plan, but your share of the cost will likely be higher than if you received care from a network dentist. In addition, you may have to file any claims yourself.

DeltaPremier Network Dentist	Non-Network Dentist
<ul style="list-style-type: none">• Network dentists will have claim forms in the office and will complete and submit to Delta Dental at no charge.	<ul style="list-style-type: none">• You may be required to pay the non-participating dentist in advance for the entire bill, complete claim forms and submit to Delta Dental.
<ul style="list-style-type: none">• Payment will be made directly to the dentist for covered benefits.	<ul style="list-style-type: none">• Payment will be made directly to you unless your dentist agrees to accept payment from Delta Dental.
<ul style="list-style-type: none">• The dentist will accept Delta Dental's allowance for covered benefits. This means that you pay only the applicable coinsurance for these covered services.	<ul style="list-style-type: none">• Non-network dentists have not agreed to accept Delta Dental's allowance for their services. This means that, in addition to what Delta pays, you must pay the applicable coinsurance and the difference between the non-network dentists' charges and Delta's payment for covered benefits.

Questions and Answers Concerning Your New Dental Program Administrator

Delta Dental Plan of Virginia is proud to administer dental benefits for the Commonwealth of Virginia and Local Choice Plans. Headquartered in Roanoke, Delta Dental Plan of Virginia is part of one of the nation's largest organizations that manages dental benefits exclusively. Delta Dental Plans currently administer dental benefits for over twenty-four million Americans in all fifty states, Washington DC, and Puerto Rico.

1. Why is the Commonwealth of Virginia moving its dental benefits coverage to Delta Dental?

In response to a request for proposals issued in 2003, the Commonwealth of Virginia awarded health benefits administrative contracts in January of this year for medical, dental, prescription drug, behavioral health, and employee assistance program services for its statewide plans effective July 1, 2004. Exacting criteria were used to evaluate the 18 proposals submitted and face-to-face negotiations were held with seven finalists. Delta Dental was awarded the contract for dental services.

2. Will my dental benefits change?

No. The benefits of the Commonwealth of Virginia dental plan will remain the same. Effective July 1, 2004, Delta Dental will begin administering the dental benefits for the Commonwealth of Virginia. You may receive dental care from a DeltaPremier dentist or a non-network dentist, and receive the same benefits as before. In fact, the dentist you are currently using may be a DeltaPremier dentist, so be sure to ask when scheduling your next visit.

3. How can I find out if my dentist participates with Delta Dental?

There are several ways:

1. Call the Commonwealth of Virginia's Dedicated Service Team at 888-335-8296 from 8:15 a.m. – 6:00 p.m. EST, Monday thru Thursday and 8:15 a.m. to 4:45 p.m. EST Friday.
2. Check Delta Dental's Internet website at <http://www.deltadentalva.com>.
3. Ask your dentist if he/she is a DeltaPremier dentist.

4. How can my dentist enroll in the network?

Ask your dentist to contact the Dedicated Service Team at 888-335-8296.

5. Will I receive an ID card?

Yes. All employees who enroll in the dental plan will receive an I.D. card by July 1, 2004. Additional I.D. cards may be obtained by calling your Commonwealth of Virginia Dedicated Service Team.

6. How can I avoid unexpected charges for dental care?

- See a participating Delta Dental dentist.
- Have your dentist file a pre-determination (not required, but recommended for services over \$250).
- Call your Dedicated Service Team with any benefit clarification questions.

7. What do I need for my first appointment?

- You should present your Delta Dental ID card or identification number.
- Tell the dentist your program is administered by Delta Dental Plan of Virginia.
- Claims are typically filed directly by dental offices. Delta Dental will accept any standard ADA approved claim form.

8. Where do I file my claims if I don't live in Virginia?

All claims should be filed with Delta Dental Plan of Virginia. The address is located on the reverse side of your ID card.

9. How will Delta Dental pay orthodontia claims for individuals who are currently receiving orthodontia benefits from Anthem?

Delta Dental will calculate the amount the Plan would normally pay, then deduct the amount already paid by Anthem, and complete the normal claim payment process for the duration of orthodontic treatment. Delta Dental will continue your monthly payments as before.

10. How will Delta Dental pay claims for other dental work-in-progress?

Certain types of dental services, such as bridgework, full or partial dentures, crowns, and root canal therapy, typically require several visits to complete. These "work-in-progress" claims are generally billed using the completion date as the date of service. In these instances, any claims with dates of service prior to July 1, 2004 should be submitted to Anthem. Any claims with dates of service on or after July 1, 2004 should be filed with Delta Dental. If you have any questions regarding your particular claim, please call your Dedicated Service Team.

Delta Dental Plan of Virginia Mission Statement

"It is the mission of the Delta Dental Plan of Virginia to advance the public's oral health by becoming the market leader in quality dental benefits through innovatively designed dental plans and by assuring superior service to all customers at an affordable cost"



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